

THE 2026 RHODE ISLAND STANDARD OF NEED

What it costs to live in Rhode Island and how work supports help families meet basic needs



The Economic Progress Institute

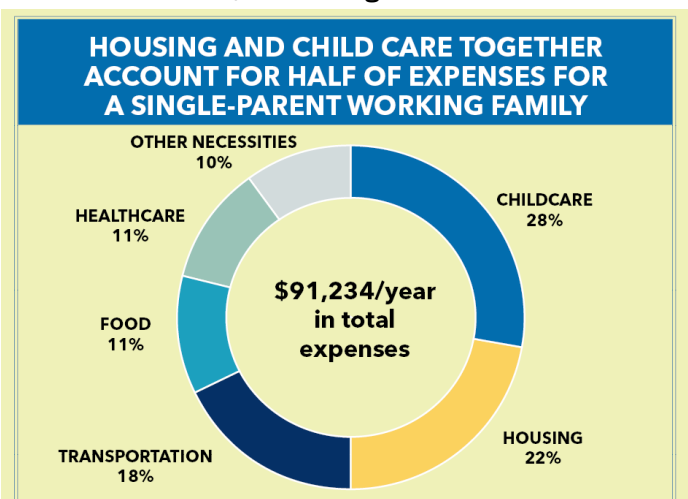
Nearly 40 percent of Rhode Island households do not have enough income to cover basic living costs such as housing, food, healthcare, and child care. Work support programs can help narrow the gap between earnings and expenses. Since Black and Latino Rhode Islanders are overrepresented as a share of Rhode Island's low-wage workers, enhancing such programs — along with paying all workers a living wage — would serve to decrease disparities. This infographic provides information from the report's 11 Key Findings.

For the full 2026 Rhode Island Standard of Need (RISN), visit: www.economicprogressri.org/RISN

KEY FINDING 1 FAMILY EXPENSES

Raising a family in Rhode Island is expensive.

Child care and housing account for half the expenses for a single parent with two children, one in pre-school and one school-age. This parent needs to earn \$111,667 to cover basic needs plus taxes. The table to the right presents the RISN basic needs budget expenses, taxes, and pre-tax incomes needed for a single-parent with two children, a two-parent family with two children, and a single adult.



RHODE ISLAND STANDARD OF NEED BUDGET

Expenses	Single-Parent Family w/2 children	Two-Parent Family w/2 children	Single Adult
Housing	\$1,661	\$1,661	\$1,271
Food	\$848	\$1,134	\$392
Transportation	\$1,356	\$1,386	\$963
Healthcare	\$811	\$1,185	\$373
Child Care	\$2,147	\$2,147	\$0
Other Necessities	\$779	\$868	\$516
Total Monthly	\$7,603	\$8,381	\$3,515
Total Yearly	\$91,234	\$100,575	\$42,177

Taxes and Tax Credits

Monthly	\$1,703	\$1,523	\$823
Yearly	\$20,432	\$18,270	\$9,873

Pre-Tax Earnings Needed to Make Ends Meet

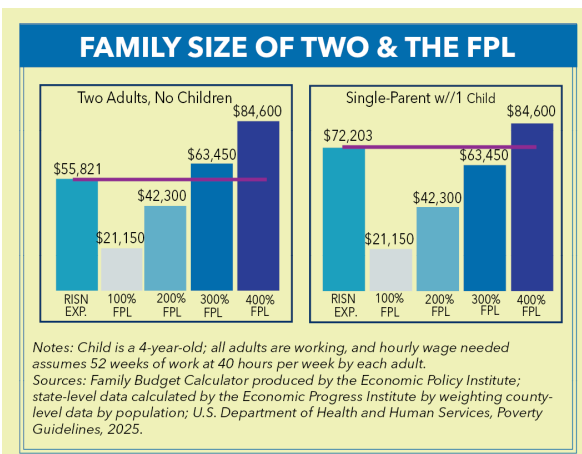
Monthly	\$9,306	\$9,904	\$4,338
Yearly	\$111,667	\$118,845	\$52,050
Hourly Wage	\$53.69	\$28.57	\$25.02

Note: Two children are a 4-year-old and an 8-year old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

KEY FINDING 2 ECONOMIC SECURITY

The Rhode Island Standard of Need calculations highlight the inadequacy of the Federal Poverty Level (FPL) as a measure of economic security.

RISN expenses range between 264 percent and 341 percent of the Federal Poverty Level, two to three times what the FPL identifies as the poverty cut-off.



RISN EXPENSES RANGE BETWEEN 264% AND 341% OF THE FEDERAL POVERTY LEVEL

Family Type	Family Size	RISN Expenses	100% FPL	RISN Expenses as % of FPL
Single Adult	1	\$42,177	\$15,650	270%
Two Adults	2	\$55,821	\$21,150	264%
Single-Parent Family w/1 Child	2	\$72,203	\$21,150	341%
Two-Parent Family w/1 Child	3	\$82,534	\$26,650	310%
Single-Parent Family w/2 Children	3	\$91,234	\$26,650	342%
Two-Parent Family w/2 Children	4	\$100,575	\$32,150	313%
Single-Parent Family w/3 Children	4	\$108,248	\$32,150	337%
Two-Parent Family w/3 Children	5	\$117,482	\$37,650	312%
Single-Parent Family w/4 Children	5	\$114,389	\$37,650	304%
Two-Parent Family w/4 Children	6	\$123,633	\$43,150	287%

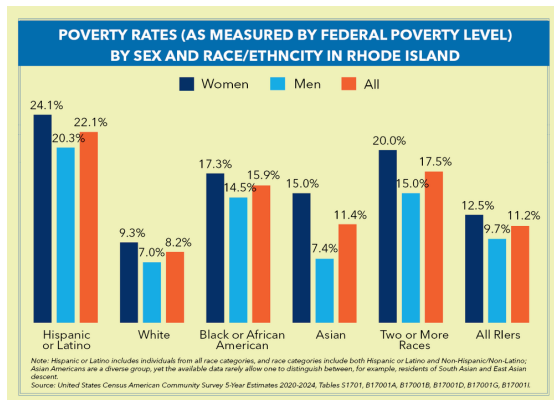
Note: Data assume that all parents are working and that first child is a 4-year-old, second child is an 8-year-old, third child is a 12-year-old, and fourth child is a 16-year-old.
Sources: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population; U.S. Department of Health and Human Services, Poverty Guidelines, 2025.

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KEY FINDING 3 HOUSEHOLD INCOME

Close to 40 percent of Rhode Island households do not have enough income to meet their basic needs, with significant disparities based on sex, ethnicity, and race.

Income data show that three in ten Rhode Island *families* have income below three times FPL, yet single-person *households* are not counted by the Census as families, making this number closer to 40 percent. Poverty rates for Latino and Black Rhode Islanders remain at higher rates than for White households.



3 IN 10 RHODE ISLAND FAMILIES HAVE INCOME BELOW TRIPLE THE FEDERAL POVERTY LEVEL

Relationship to Poverty Level	% of RI Families
Below 50% FPL (Deep Poverty)	3.5%
Between 50% and 74% FPL	1.7%
Between 75% and 99% FPL	1.9%
Between 100% and 124% FPL	2.3%
Between 125% and 149% FPL	2.4%
Between 150% and 174% FPL	3.1%
Between 175% and 184% FPL	1.1%
Between 185% and 199% FPL	1.7%
Between 200% and 299% FPL	12.8%
Between 300% and 399% FPL	13.6%
Between 400% and 499% FPL	11.8%
500% FPL and Above	44.1%

30% of RI Families have income below 300% FPL

70% have income at or above 300% FPL

Source: United States Census American Community Survey 5-Year Estimates 2020-2024, Table B17026.

RHODE ISLAND STANDARD OF NEED BUDGET: TWO PARENTS w/TWO CHILDREN

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,565	\$1,593	\$1,632	\$1,699	\$2,612	\$1,661
Food	\$1,127	\$1,043	\$1,179	\$1,307	\$1,216	\$1,134
Transportation	\$1,314	\$1,454	\$1,604	\$1,439	\$1,457	\$1,386
Healthcare	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$2,122	\$2,175	\$2,152	\$2,152	\$2,281	\$2,147
Other Necessities	\$836	\$818	\$873	\$933	\$1,188	\$868
Total Monthly	\$8,148	\$8,268	\$8,624	\$8,715	\$9,939	\$8,381
Total Yearly	\$97,779	\$99,219	\$103,492	\$104,583	\$119,269	\$100,575
Taxes and Tax Credits						
Monthly	\$1,411	\$1,464	\$1,629	\$1,672	\$2,302	\$1,523
Yearly	\$16,927	\$17,573	\$19,546	\$20,062	\$27,623	\$18,270
Pre-Tax Earnings Needed to Make Ends Meet						
Monthly	\$9,559	\$9,733	\$10,253	\$10,387	\$12,241	\$9,904
Yearly	\$114,706	\$116,792	\$123,038	\$124,645	\$146,892	\$118,845
Hourly Wage	\$27.57	\$28.08	\$29.58	\$29.96	\$35.31	\$28.57

Note: Two children are a 4-year-old and an 8-year old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

KEY FINDING 4 GEOGRAPHIC DIVERSITY

The costs of basic expenses and pre-tax income needed to pay for them vary across Rhode Island.

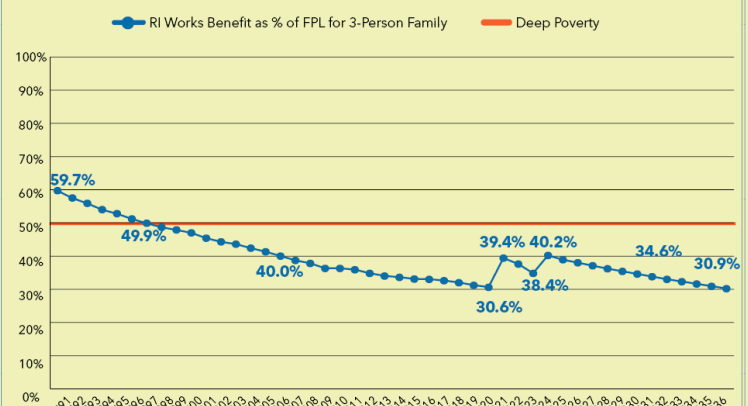
There are genuine geographical differences across Rhode Island in the cost of a basic needs budget. This means that housing, food, and other Rhode Island Standard of Need costs differ depending upon where in the state one lives.

KEY FINDING 5 CASH ASSISTANCE

Rhode Islanders receiving cash assistance through SSI or through RI Works have significant gaps between income and basic living expenses.

The poorest Rhode Islanders, who receive cash assistance, have income below the Federal Poverty Level (FPL); since 1997, the Rhode Island Works benefit has remained below the Deep Poverty cut-off (50 percent of FPL).

THE RI WORKS BENEFIT DROPPED BELOW THE DEEP POVERTY LEVEL IN 1997 AND REMAINED THERE



Sources: For 1991-2026, the percentage of the RI Works benefit as a percentage of the Federal Poverty Level (FPL) are based upon actual benefit and FPL levels; for 2027-2036, the benefit level is assumed as unchanged, while the FPL is based upon February 2026 inflation projections as published by the Congressional Budget Office (<https://www.cbo.gov/data/budget-economic-data>).

KEY FINDING 6 WORK SUPPORT PROGRAMS

Without subsidies from the Child Care Assistance Program (CCAP) and subsidies through RItE Care and HealthSource RI, working families would have a large gap between income and expenses for basic needs; these work supports increase economic security.

Rhode Island's CCAP provides subsidies to parents to help pay for early learning programs for their young children and for safe, quality after-school care. To qualify, parents must be working (or participating in a training or education program) for at least 20 hours per week and meet income rules.

WORK SUPPORTS HELP BRING FAMILIES WITH MODEST EARNINGS CLOSER TO MAKING ENDS MEET, BUT MORE ASSISTANCE IS NEEDED FOR SINGLE PARENTS

Veronika, a single mom with two children and earnings of \$36,400

Monthly Expenses & Income	Without Child Care & Health Care Subsidies	With Child Care & Health Care Subsidies	With Child Care & Health Care Subsidies & New CTC
Housing	\$1,661	\$1,661	\$1,661
Food	\$848	\$848	\$848
Transportation	\$1,356	\$1,356	\$1,356
Healthcare	\$811	\$0	\$0
Child Care	\$2,147	\$152	\$152
Other Necessities	\$779	\$779	\$779
Total Expenses	\$7,603	\$4,796	\$4,796
Total Income	\$4,112	\$3,899	\$3,951
Monthly Difference Between Income and Expenses	-\$3,491	-\$897	-\$845

Note: Total Income is wage income plus food assistance (SNAP and WIC) and tax credits. Child care costs are counted in determining the amount of SNAP benefits, with higher out-of-pocket costs resulting in higher SNAP benefits for eligible families. This accounts for the higher income reported in the "without subsidies" example. Tax, tax credit, and post-tax income estimates provided by the Institute on Taxation and Economic Policy.

RHODE ISLAND'S NEW CHILD TAX CREDIT CAN MAKE A DIFFERENCE IN COVERING BASIC NEEDS

A two-parent, two-child family with earnings of \$91,100

Expenses	Two-Parent Family w/2 Children WITHOUT New CTC (280% FPL)	Two-Parent Family w/2 Children WITH New CTC (280% FPL)
Housing	\$1,661	\$1,161
Food	\$1,134	\$1,134
Transportation	\$1,386	\$1,386
Healthcare	\$1,185	\$1,185
Child Care	\$526	\$526
Other Necessities	\$868	\$868
Total Monthly	\$6,760	\$6,760
Total Yearly	\$81,120	\$81,120
Income		
Pre-Tax Annual Earnings	\$90,100	\$90,100
Total Taxes and Tax Credits	-\$9,287	-\$8,663
Post-Tax Annual Earnings	\$80,813	\$81,437
Amount Received from Dependent Exemption Benefit	\$353	\$353
Amount Received from New State Child Tax Credit	\$0	\$624
Annual Difference Between Income and Expenses	-\$307	\$317
Monthly Difference Between Income and Expenses	-\$26	\$26

KEY FINDING 7 NEW CHILD TAX CREDIT

Rhode Island's new state-level Child Tax Credit provides valuable extra funds that can make a difference in meeting basic needs.

The new state Child Tax Credit (CTC) in Rhode Island will support families and offset the cost of raising children by providing a fully refundable credit of \$330 per child, which will increase annually with inflation. The Child Tax Credit has historically been an effective method of reducing child poverty.

KEY FINDING 8 FEDERAL CUTS TO SNAP & MEDICAID

OBBBA and other federal policy choices have taken enhanced healthcare subsidies, Medicaid healthcare coverage, and SNAP food assistance benefits from Rhode Islanders; the state has stepped in to preserve some enhanced healthcare subsidies.

New and more burdensome paperwork for meeting work requirements will result in Rhode Islanders losing benefits for which they are eligible.

EVEN RHODE ISLANDERS ELIGIBLE FOR MEDICAID AND SNAP BENEFITS CAN LOSE THESE BECAUSE OF NEW AND MORE BURDENSOME PAPERWORK REQUIREMENTS

Leslie, single adult ride share driver (without children), earning \$21,500 annually

Expenses	Single Adult - Eligible for Medicaid and SNAP based on Income at 137% FPL	Single Adult - Loses Medicaid and SNAP due to new paperwork requirements to prove eligibility
Housing	\$1,271	\$1,271
Food	\$392	\$392
Transportation	\$963	\$963
Healthcare	\$0	\$373
Child Care	\$0	\$0
Other Necessities	\$516	\$516
Total Monthly	\$3,141	\$3,515
Total Yearly	\$37,697	\$42,177
Income		
Pre-Tax Yearly	\$21,500	\$21,500
Post-Tax Yearly	\$20,016	\$20,106
Monthly SNAP Benefits	\$154	\$0
Annual SNAP Benefits	\$1,847	\$0
Post-Taxes Yearly + SNAP Benefits	\$21,863	\$20,106
Annual Difference Between Income and Expenses	-\$15,834	-\$22,071

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KEY FINDING 9 THREATS TO IMMIGRANTS

Rhode Island's immigrant population is experiencing varied harms from federal legislation, and response efforts provide some help.

OBBBA removed eligibility for SNAP and Medicaid for some categories of lawfully present immigrants, including refugees, asylees, survivors of human trafficking, survivors of domestic violence, and Afghan and other humanitarian evacuees. In Rhode Island, an estimated 2,300 lawfully present immigrants have lost SNAP benefits since February 2026, and 9,000 adults are projected to lose Medicaid.

A QUICK GUIDE TO IMMIGRANT ELIGIBILITY FOR ACA AND KEY FEDERAL MEANS-TESTED PROGRAMS IN RHODE ISLAND

This guide shows you whether an immigrant has an eligible status for affordable health insurance coverage and other programs. Immigrants still need to meet the financial and other requirements of the individual programs. This includes the rules for people who entered the U.S. on or after August 22, 1996.

PROGRAMS	LEGAL PERMANENT RESIDENTS ¹ (age 18 and over)	LEGAL PERMANENT RESIDENTS (under age 18)	LEGAL PERMANENT RESIDENTS (pregnant people)	CUBAN/HAITIAN ENTRANT AND COFA MIGRANTS	REFUGEES, ASYLEES, VICTIMS OF TRAFFICKING, AND OTHERS ²	OTHER LAWFULLY PRESENT INDIVIDUALS (including work visas)	UNDOCUMENTED IMMIGRANTS (including children)
If entered the U.S. on or after August 22, 1996:							
Health Source RI (premium tax credits and cost-sharing reductions)	Eligible	Eligible	Eligible	Eligible	No longer eligible (starting Dec. 31, 2025 for ACA subsidies if under FPL)	Eligible ³	Not eligible
Medicaid (Rite Care, Rhody Health Partners, etc.)	Not eligible (Until after 5-year waiting period or military connection)	Eligible	Eligible	Eligible	No longer eligible (starting Oct. 2026)	Pregnant people and children under 19 are eligible	Pregnant people and children under 19 are eligible
Medicare	Not eligible (Until after 5-year waiting period or meet age criteria)	Not eligible (Until after 5-year waiting period or disability)	Not eligible (Until after 5-year waiting period or disability or meet age criteria)	Eligible	No longer eligible (starting July 2025 & if already enrolled coverage ends Jan. 4, 2027)	Not eligible	Not eligible
SNAP	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work or military connection)	Eligible	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work or military connection)	Eligible	No longer eligible (starting before Jan. 2026)	Not eligible	Not eligible
RI Works	Not eligible (Until after 5-year waiting period or military connection or receiving disability-related assistance)	Not eligible (Until after 5-year waiting period or military connection)	Not eligible (Until after 5-year waiting period or military connection or receiving disability-related assistance)	Eligible	Eligible	Not eligible	Not eligible
SSI	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work or have met another exemption)	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work or have met another exemption)	Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work)	Only Eligible during first 7 years after status is granted	Only Eligible during first 7 years after status is granted	Not eligible	Not eligible

KEY FINDING 10 HOUSING WAGE

Rhode Island's Housing Wage is well above the state's minimum wage, meaning that the state's lowest-income workers face a challenge in paying housing costs.

A Rhode Islander would need to work more than two full-time minimum wage jobs to afford a two-bedroom apartment without being cost burdened, paying over 30 percent of income for housing.

KEY FINDING 11 RHODE ISLAND SENIORS

Some older Rhode Islanders do not have enough income to pay for their basic needs, and a basic needs budget is most expensive for seniors in poor health and for those paying off a mortgage.

For both individuals and couples, a basic needs budget falls between 200 percent and 300 percent FPL in most cases, again demonstrating that the Federal Poverty Level is an inadequate tool for measuring whether people can satisfy their most basic needs, whether for working-age Rhode Islanders or for seniors, many of whom choose to work, or cannot afford not to work.

ELDER INDEX FOR RHODE ISLAND - COUPLE

Expenses	Renter			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,344	\$1,344	\$1,344	\$2,021	\$2,021	\$2,021	\$905	\$905	\$905
Food	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601
Transportation	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524
Healthcare	\$1,224	\$864	\$684	\$1,224	\$864	\$684	\$1,224	\$864	\$684
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$579	\$579	\$579	\$579	\$579	\$579	\$579	\$579	\$579
Total Monthly	\$4,272	\$3,912	\$3,732	\$4,949	\$4,589	\$4,409	\$3,833	\$3,473	\$3,293
Total Yearly	\$51,264	\$46,944	\$44,784	\$59,388	\$55,068	\$52,908	\$45,908	\$41,676	\$39,512
RISN for Two Working Adult	\$55,821			\$55,821			\$55,821		
100% Federal Poverty Level (2025)	\$21,150			\$21,150			\$21,150		
200% Federal Poverty Level (2025)	\$42,300			\$42,300			\$42,300		
300% Federal Poverty Level (2025)	\$63,450			\$63,450			\$63,450		

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.